

*The Franklin County Cooperative  
Health Benefits and Wellness  
Newsletter*



from the **Joint Benefits Committee**—  
your voice in health care

## A MESSAGE FROM THE FRANKLIN COUNTY COMMISSIONERS

### INTRODUCING THE SPOTLIGHT

Welcome to the first edition of The Franklin County Cooperative Health Benefits and Wellness newsletter. This newsletter has been designed to keep you informed about the Franklin County Cooperative Health Benefits program. In order to have the widest range of insights and suggestions for keeping quality health care services at a reasonable cost, we asked labor and management representatives to work together and to form a Joint Benefits Committee (JBC). In the article below, you will read about the mission of the Joint Benefits Committee.



This newsletter will keep you apprised of the group's work in seeking out quality health services and keeping a lid on costs, news about the health care market place and what affect it has on you, the health-care consumer as well as provide important tips on what you can do to keep your own health care costs down.

Equally important, the JBC and this newsletter are your voice in the Franklin County Cooperative Health Benefits program. We want to hear about your specific health care and wellness concerns. If you have suggestions for keeping health care costs down or other ideas for upcoming newsletters, please e-mail your thoughts to:

**[TheSpotlight@FranklinCountyOhio.gov](mailto:TheSpotlight@FranklinCountyOhio.gov)**

We're your partner in healthy living.

Mary Jo Kilroy, President

Dewey R. Stokes

Paula Brooks

Franklin County Board of Commissioners

## WHAT IS THE JOINT BENEFITS COMMITTEE?

The Joint Benefits Committee (JBC) is a labor-management committee responsible for monitoring health care and insurance benefits for county employees. Prompted by the continuing American health-care cost crisis and its effect on the cost and quality of Franklin County employee benefits, the County Commissioners have brought together those that have a stake in Franklin County employee benefits. (See pg. 4 for a list of the members of the Joint Benefits Committee).

The Labor Co-chairs of the JBC are Gary Seigerst, Executive Director of the Professionals Guild of Ohio, and Marianne Steger, Director of Health Care Policy at OCSEA/AFSCME. The Management JBC Chair is Bill Flaherty, Franklin County Human Resources Director.

Both Bill Flaherty and Marianne Steger bring labor-management health care committee experience from their work with the State of Ohio's Joint Health Care Committee.

Similar to the state's health care committee, the JBC will have three subcommittees, where most of the hard work is done:

- Planning Subcommittee--participates in health care vendor competitive selections and recommends which health plans will be offered to employees.
- Operations Subcommittee--monitors activities in our plans looking for compliance with contract requirements, customer service and quality issues.
- Communications Subcommittee--publishes a county health benefits newsletter and participates in benefits communications to county employees.

## SAVING 75% ON YOUR PRESCRIPTIONS



Prescription drug copays are 75% less if you use a generic drug or a medication on the CatalystRx Preferred Drug List. Brand name drugs not on the preferred list are \$20 per script; **however, the cost is only \$5 per script from the preferred drug list.**

First, get a copy of the pocket sized, condensed CatalystRx Preferred Drug List from your HR/personnel/payroll office, the Franklin County Benefits Department, or download the pocket version at: <https://www.catalystrx.com/www/pdf/Catalystrx2005Pocket-Formulary.pdf>

The **pocket Preferred Drug List** has the most commonly prescribed drugs on it. Take the pocket Preferred Drug List **every time** you or a family member visit the doctor and have the doctor check it as he or she considers which medication to prescribe. Often there is no “best” medication, but several nearly identical competing medications. Always ask if there is a generic drug that would be appropriate for your situation.

Keep in mind that the



heavily advertised, newest drugs are often not the best medication. New drugs also have not had the opportunity to prove their safety over time. **Generic drugs and most of the medications on the preferred drug list have a longer track record to establish their safety.**



If you forget the Preferred Drug List and only learn at the pharmacy that your new prescription is non-preferred, you have two options:

- 1) If your need for the medication is not urgent, you can decline the prescription at the pharmacy. Contact your doctor and request a new script for an alternative medication that is on the Preferred Drug List; or
- 2) You can pay \$20 for the non-preferred brand drug instead of \$5, but before you run out of the medication, contact your doctor and request a new script for an alternative medication that is on the Preferred Drug List rather than refill the expensive non-preferred brand name drug.

You can easily get a list of preferred, alternative medications for any brand-name drug by logging in at [catalystrx.com](http://catalystrx.com) and clicking on “Drug Information Center”, entering the name of the brand drug and clicking on “Drug Copay” and then on the name of the drug. A list of alternative medications will appear; these prescriptions are available for only \$5 instead of \$20.



Remember, non-preferred brand name drugs can cost the county health plans up to three times the cost of a preferred medication. All that extra cost takes money from other important county personnel needs and services.



If you do not have online access at your work station, the Benefits Department at 373 S. High Street, 25th FL, has a computer station set up specifically for employees to make online enrollment changes or to access the sites listed to the left. The computer is available 8am-5pm.

## COMMITTEES MEET TO DISCUSS COST CONTAINMENT

On August 5, the Planning and Operations Subcommittees met together with the County's health care consultants from CBIZ and representatives from the County's medical plan administrator, United HealthCare, to brainstorm on possible improvements and cost control ideas for the County's health benefits.

County Administrator Don Brown outlined the budget situation the county is facing in 2006. In order to maintain basic services, the county has needed to spend more than it collected in revenue over the past four years. Even with the new sales tax revenue, Don Brown noted that cuts in agencies' budgets are still needed to bridge a 2006 budget gap.

His challenge is to hold the increase in employee health costs to only 4%.

The rest of the joint subcommittee meeting was a discussion of ideas to meet that challenge, with input from

all the county stakeholders: labor representatives, agency managers, the county's health care consultant and UHC, the health plan administrator. More than 30 ideas were offered, including:

- Eligibility audits and improved eligibility administration.
- Competitive administrative fees from the County's insurance vendors.
- Employee contributions.
- Increased generic drug utilization.
- Co-payment options that support positive health care utilization practices.

The full Joint Benefits Committee continues to meet to develop options and

review cost-saving efforts with the goal of developing the most effective health plan for employees at the most reasonable cost.



## WHY SHOULD YOU CARE ABOUT THE COST OF HEALTH CARE?

Franklin, Fairfield and Pickaway counties work together and combine their bargaining power to secure health benefits for our employees at the most reasonable cost. Franklin County pays \$338 a month for employees with single coverage and \$926 a month for family coverage. The combined health care cost to the three counties is \$56 million. That's quite a lot of money, and each year this amount increases by approximately 13%.

We are not alone in dealing with runaway health care costs; the nation is in the grip of a national health care crisis which has produced five consecutive years of health care increases over 10%. Nationally, the cost of health care is doubling every five years. To put that into perspective, think about what you pay for rent or your house payment. Now double that figure and think about how that will fit into your budget in five years, double it again in ten years. Most folks quickly realize these are increases they couldn't afford. It is this rate of increase that the Joint Benefits Committee is trying to tackle.

It's important to remember that every dollar the county spends on health care is less money available for jobs, equipment and pay increases.

But there are ways to reduce the increase in health care, and we need employees to step up to the plate and help keep our costs down. Here are a few easy tips:

1. **Avoid the ER except in true life-threatening emergencies.** The average ER visit costs more than \$1,100—a doctor's office visit is only \$56, and urgent care visits are \$107.
2. **Use Generic Drugs; by law they must be the exact same chemical as the brand, except for the dye and filler.** Doctors and Pharmacists agree--there is no medical reason to ever take a brand name when generic is available.
3. **Select a family doctor and go for annual screenings.**
4. **Take the list of formulary drugs to your doctor's office and ask him/her to prescribe drugs from it.** While only your doctor can say for sure, many drugs work equally well, and the ones on the formulary list cost a lot less. (See the companion article "Saving 75% On Your Prescriptions.")
5. **Make sure only the dependents who are allowed to be covered by the county are on your plan.**

If employees do what they can to reduce costs, we can all contribute to keeping the price of health care down.



# THE JOINT BENEFITS COMMITTEE– MEMBERS\*

**Mr. Jim Good**—President, AFSCME

**Ms. Regina Flemister**—President,  
OCSEA- AFSCME 11

**Mr. Allen Price**—President , Teamsters

**Ms. Margaret Henderson**—President,  
AFL-CIO/CLC- Local 4310

**Mr. Lief Bickel**—President,  
Fraternal Order of Police- Lodge 9

**Ms. Beth Earl**—President, Professionals Guild of Ohio

**Ms. Stacie Williamson**—President,  
Fraternal Order of Police /Ohio Labor Council



**Honorable John O'Grady**—

Franklin County Clerk of Courts

**Honorable Dean Ringle P.E., P.S.**—

Franklin County Engineer

**Honorable Richard Cordray**—

Franklin County Treasurer

**Honorable Jim Karnes**—

Franklin County Sheriff

**Honorable John Bessey**—Administrative Judge,

Franklin County Court of Common Pleas

**Honorable Joseph Testa**—

Franklin County Auditor

**Mr. David Royer**—Chief Operating Officer,

ADAMH Board

**Mr. Don Brown**—County Administrator,

Franklin County Board of Commissioners

**Mr. William Flaherty**—Director,

Franklin County Department of Human Resources

\*other individuals have also participated in the work of the **JBC**, as we attempt to get an insightful view of the issues we face.

## BENEFITS CONTACTS

Medical—**United Health Care** 1-866-844-4869  
<https://myuhs.com>

Prescription Drug—**CatalystRx** 1-800-997-3784  
<https://www.catalystrx.com>

Vision—**Spectera** 1-800-638-3120  
<https://www.spectera.com>

EAP/Behavioral Health—**Mount Carmel Behavioral Health** 614-337-7001 or 1-800-227-3256  
<http://www.mcbh.com>

Dental—**Compbenefits** 1-800-456-5500  
<https://www.mycompbenefits.com>

Benefits Plan—**Franklin County Benefits Department** 614-462-5750 Or 1-800-397-5884

**Do you have comments or questions about the content of this newsletter? Are there specific health care or wellness issues you would like to see explored within these pages?**

**Or, as the Commissioners asked on the front page...what are your suggestions for keeping health care costs down?**

**Email us at**

**[TheSpotlight@FranklinCountyOhio.gov](mailto:TheSpotlight@FranklinCountyOhio.gov)**

**We look forward to hearing from you.**